



VIRGINIA MORTGAGE RELIEF

Program Details

Virginia was awarded \$258 million in American Rescue Plan Act funds to support homeowners facing housing instability resulting from the COVID-19 pandemic. Using these funds, and in compliance with U.S. Department of Treasury guidelines, Virginia Housing launched the Virginia Mortgage Relief Program or VMRP.



Eligibility Requirements

The VMRP is open to homeowners located in Virginia who have experienced a reduction in income or increase in living expenses associated with the COVID-19 pandemic that is causing financial hardship in meeting their housing costs.

Qualified Expenses

Housing obligations, as listed below and **not due prior to January 21, 2020**, are eligible uses of VMRP funds:

- Existing first mortgage lien loan payment (principal, interest, taxes and insurance or PITI), escrow shortages, and servicer corporate advances.
- Subordinate mortgage lien payment (principal and interest) and/or installment payment of government bond second lien for down payment assistance (such as Virginia Housing second deeds of trust for down payment).
- Attached or unattached manufactured / mobile home loan monthly payment (principal and interest).
- If home loan monthly payment and/or personal property tax are being paid on an unattached manufactured/mobile home, lot rent may also be paid. However, applications for lot rent only are not eligible under HAF but may be under the Virginia Rent Relief Program (RRP).
- Homeowner's association fees, condominium association fees or common charges, including for a lien extinguishment.

Eligible VMRP households must owe less than \$30,000 in delinquent payments and have no housing expense payments more than 20 months delinquent, whichever is reached first.

VirginiaMortgageRelief.com

1-833-OUR-VMRP
1-833-687-8677

This project is being supported, in whole or in part, by federal award number HAF-0003 awarded to the Commonwealth of Virginia by the U.S. Department of the Treasury.

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How to Apply

- You will need to register on the VMRP website using a username and password (registration includes verification of identification).
- If you cannot register online or need assistance, you can reach the VMRP Call Center from 8 a.m. - 8 p.m. E.S.T. Monday through Friday at 1-833-OUR-VMRP or seek in-person help (by appointment only) at a VMRP Assistance Center from 8 a.m. - 5 p.m. Monday through Friday.
- After registering, you will go through the pre-screening process to determine if you meet the minimum requirements for program eligibility. In the pre-screening process, you will be offered the option to voluntarily identify as socially disadvantaged individuals (you may be prioritized for funding). If you are deemed eligible, then you can move forward to complete a full application.

Program Steps

- ✓ Complete VMRP Application and submit all required documentation
- ✓ Case Manager Assigned
- ✓ Eligibility Review
- ✓ Payment Coordination
- ✓ Payment Processed



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